

REMARKS

Claims 1, 4-11, 31, 33, 34 and 43 are pending. Claims 1 is amended to incorporate the languages of claims 2-3. Claims 4, 5 and 7 are amended to be depending on claim 1 instead of claim 2. Claims 2, 3, 28-30, 32, 36 and 40 are cancelled. Claims 12-27, 35, 37-39, 41, and 42 are withdrawn in response to the March 30, 2009 Restriction Requirement. No new matter has been added.

In response to the Office Action mailed August 17, 2009 (the "Office Action"), Applicant respectfully submits the following remarks.

First, Applicant would like to thank the Examiner for the interview on December 28, 2009 (the "Interview"). Although no agreement was reached during the interview, Applicant nevertheless appreciates the Examiner's suggestions for potentially allowable subject matters.

In view of the Examiner's suggestions, Applicant amended independent claim to incorporate potentially allowable subject matters of claims 2 and 3. As Applicant explained during the Interview, O'Leary does not teach, disclose or suggest a directory for associating the account holder with the unique identifier. Neither does O'Leary teach, disclose or suggest the feature of synchronizing such directories in real time, as required by claim 1 as amended.

Accordingly, Applicant respectfully requests that the 102 rejections on claims 1 be withdrawn.

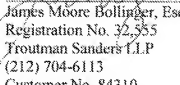
Claims 4-11, 31, 33, 34 and 43 depend on claim 1. It is therefore respectfully requested that the 102 rejections on these claims be withdrawn for at least the same reason above.

Please note that the above claim amendments are made for the sole purpose of expediting prosecution. Applicant reserves the right to argue the allowability of the above pending claims in their original forms in the continuation applications. No other implications, especially implications according to the *Festo* cases, should be imposed on the above claim amendments.

No fee is believed to be due with this Response. However, if any fee is due, please charge that fee to Troutman Sanders LLP Deposit Account No. 20-1507.

Respectfully submitted,

Dated: January 14, 2010



James Moore Bollinger, Esq.
Registration No. 32,555
Troutman Sanders LLP
(212) 704-6113
Customer No. 84310